



**Policy Chapter:** Chapter 15 Risk Management

**Policy Number and Title:** 15.012 Risk Management Program

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**I. Policy Statement**

The University of North Texas manages enterprise and operational-level risks to promote a healthy and safe environment for students, employees, and the surrounding community; and to preserve the physical and financial assets of the institution by avoiding, preventing, reducing, controlling, transferring, and financing risks in a strategic and cost-effective manner.

**II. Application of Policy**

Faculty, staff, student organizations, and visitors, as well as programs, activities, and business operations.

**III. Policy Definitions**

**A. Activity**

“Activity,” in this policy, means any operation, program, or event sponsored by the university or permitted on university property.

**B. Risk Management**

“Risk Management,” in this policy, means the systematic process of identifying, analyzing, treating, and monitoring strategic, financial, operational, regulatory, and reputational risks in order to reduce the potential for unanticipated loss and thereby effectively conserve the assets and financial resources of the University.

**C. Risk Management Services (RMS)**

“Risk Management Services” and “RMS,” in this policy, mean the university department responsible for assisting in the identification and analysis of behaviors and conditions that pose risk to the university’s operations, activities, events, and programs; and the selection and development of best methods or combinations of methods for treating and monitoring the effectiveness of actions to prevent, reduce, or control risks.

**D. State Office of Risk Management**

“State Office of Risk Management,” in this policy, means the state agency responsible for adopting and administering risk management guidelines for all state agencies to reduce property and liability losses, including workers’ compensation losses.

**E. Unit**

“Unit,” in this policy, means a department/division under the administration of a UNT official with responsibility for personnel actions.

**F. Unit Administrator**

“Unit administrator,” in this policy, means the person responsible for the unit.

## **IV. Policy Responsibilities**

### ***A. Managing Risks***

It is recognized that there are certain dangers inextricably associated with specific activities.

1. RMS may be consulted to advise and assist when designing or before implementing desired activities or programs.
2. RMS may advise and assist to identify risks, evaluate conditions that could result in personal injury, property damage, or other risks to university assets and resources, and determine the potential likelihood of the condition occurring and the potential adverse impact of any risks; and recommend measures to avoid, prevent, reduce, or control the risk of injury or damage; or to transfer the risk of financial loss.

### ***B. Transfer and Financing Risks***

1. Risk Retention and Self-Insurance

As a general practice, the University retains risk for financial loss associated with personal injury, property damage, and other losses for which it is legally responsible. The department responsible for the activity is responsible for ensuring funds are available to cover financial loss for personal injury, property damage, or other loss for which the university is legally responsible.

2. Indemnification/Hold Harmless Agreements

Departments are strictly prohibited from requiring the university to indemnify or hold harmless an individual, organization, or entity. Departments must consult the UNT System Office of General Counsel before entering into any agreement that requires another party to indemnify or hold harmless the University or its employees.

3. Insurance

Departments that wish to purchase insurance coverage must contact RMS before entering into an insurance agreement. Departments may purchase insurance to cover potential financial loss from personal injury, property damage, or other risks related to an activity if a potential financial loss is too large for the department that is responsible for the activity or the University to absorb, or when required by law, contract, or when property that is not owned by UNT is under the care, custody, or control of the University.

### ***C. Monitoring and Mandatory After-Action Review***

1. Departments are responsible for identifying and evaluating conditions that could expose participants in the activity to personal injury, property damage, or other risks until the activity is completed.

2. Departments are required to consult RMS after any activity during which personal injury or property damage occurs; or when an on-going operation or program experiences multiple claims or a single loss during a fiscal year. The UNT System Office of General Counsel will participate in the review of any activity that results in a claim of legal liability.

***D. Review by the State Office of Risk Management***

RMS must cooperate with the State Office of Risk Management in the periodic review of UNT's risk management program.

***E. Responsibilities***

1. RMS is responsible for developing and administering the University's comprehensive risk management program. The risk management program must include, at a minimum, the following services:
  - a. environmental, health, and safety services including, but not limited to, environmental management, laboratory safety, occupational safety, radiation safety, food safety, public health services, indoor air quality monitoring, mold consultation, and asbestos management;
  - b. insurance procurement and claims settlements including workers' compensation claims and return to work for employees injured during the course and scope of employment;
  - c. emergency planning, preparedness and response, including business continuity and fire and life safety; and
  - d. youth protection.
2. Safety in the teaching environment is the responsibility of unit administrators, faculty, staff, and students.

Unit administrators are responsible for periodically reviewing the instructional activities of their unit in regard to faculty, staff, and student safety. Precise instructional activity safety review procedures are unit-defined in consultation with the appropriate risk management services personnel.

Faculty and staff are responsible for following safety procedures and protocols, including:

- a. fully explaining and demonstrating safety considerations to students at the beginning and throughout the semester;
- b. distributing and posting written directions/warnings regarding the handling of materials/equipment during the course of instruction;
- c. continually monitoring the instructional environment for potential safety hazards; and
- d. actively supervising students to assure that all safety procedures are followed.

Students are responsible for following the specified safety procedures and protocols listed above.

3. RMS may enter into agreements with other components of the UNT System to provide advice, assistance, and consultation on risk management and insurance procurement services in accordance with applicable Regents Rules and University policies.
4. RMS is responsible for coordinating and managing the procurement of all commercial insurance coverage and products for the University.

**V. References and Cross-References**

[Risk Management for Texas State Agencies](#)  
[Texas Administrative Code, Title 28, Part 4, Chapter 252](#)  
[Texas Labor Code, Chapter 412](#)

**VI. Revision History**

Policy Contact:	Executive Director, Risk Management Services
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